# Fill in this information to identify the case: Debtor 1 James Alfred Cruz

Debtor 2 (Spouse, if filing)

United States Bankruptcy Court for the: Middle District of PA

Case number 24-00727 MJC

## Form 4100R

## **Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1	Mortgage Inf	formation			
Name	of Creditor:	Philadelphia Federal Credit Union	Court claim no. (if kn	iown): 2	
	digits of any nun	nber you use to identify the debtor's account:  151 Legion Road Bloomsburg, PA 17815	0124		
Part 2	Prepetition I	Default Payments			
Check of	one:				
Credi	tor's claim. ** Cre for Re ditor disagrees that tor's claim. Creditor onse is:	e debtor(s) have paid in full the amount required to condition agrees \$673.57 towards the pre-petition ablief entered 11/04/24. The debtor(s) have paid in full the amount required to asserts that the total prepetition amount remaining undertagage Payment	arrears was received from the Trus	stee prior t	o the Order \$
Check of	one:				
§ 132	22(b)(5) of the Bank	debtor(s) are current with all postpetition payments c ruptcy Code, including all fees, charges, expenses, e yment from the debtor(s) is due on:			
	ditor states that the s, expenses, escrow	debtor(s) are not current on all postpetition payment , and costs.	s consistent with § 1322(b)(5) of the B	ankruptcy (	Code, including all fees,
		total amount remaining unpaid as of the date of this ngoing payments due:	response is:	(a)	\$ <u>39,117.02</u>
b.	Total fees, charges	, expenses, escrow, and costs outstanding:		+ (b)	\$ <u>222.86</u>
C.	<b>Total.</b> Add lines a a	nd b.		(c)	\$ 39,339.88
		debtor(s) are contractually obligated for 03 / 01 / (s) that first became due on:	2023		

Form 4100R

Response to Notice of Final Cure Payment

page 1

Debtor(s) James Alfred Cruz First Name Middle Name Last Name Case Number (if known): 24-00727 MJC

### Part 4:

#### **Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

### Part 5:

Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.



Attorney for Creditor

Date 04/09/2025

Denise Carlon 09 Apr 2025, 16:32:42, EDT

> KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 16106 215-627-1322 bkgroup@kmllawgroup.com

Form 4100R

Response to Notice of Final Cure Payment

page 2

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: James Alfred Cruz

Debtor(s) BK NO. 24-00727 MJC

Philadelphia Federal Credit Union

Chapter 13

Movant

Related to Claim No. 2

VS.

**James Alfred Cruz** 

Debtor(s)

Jack N. Zaharopoulos,

**Trustee** 

## CERTIFICATE OF SERVICE RESPOSNE TO NOTICE OF FINAL CURE MORTGAGE PAYMENT

I, Denise Carlon of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on <u>April 10, 2025</u>, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

<u>Debtor(s)</u> James Alfred Cruz 151 Legion Road Bloomsburg, PA 17815 Attorney for Debtor(s) (via ECF) Charles Laputka, Esq. Laputka Law Offices 1344 W. Hamilton Street Allentown, PA 18102

Trustee (via ECF)
Jack N. Zaharopoulos
Standing Chapter 13 (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

Method of Service: electronic means or first-class mail

Dated: April 10, 2025

/s/ Denise Carlon

Denise Carlon Esquire Attorney I.D. 317226 KML Law Group, P.C. BNY Mellon Independence Center 701 Market Street, Suite 5000 Philadelphia, PA 19106 201-549-2363 dcarlon@kmllawgroup.com

Desc

## **Account History:**

Borrower:	CRUZ,DARLENE Q	Address:	151 LEGION ROAD	Prin Bal:	\$181,442.16	Investor Type:	
Co-Borrower Name:	CRUZ,JAMES A	City:	BLOOMSBURG	Add Prin Bal:	\$0.00	Investor #:	
Due Date:	03/01/2023	State:	PA	Account Type:	First Mortgage - Conventional Without PMI	Investor Account #:	
Last Pmt Appd On:	09/27/2024	Zip Code:	17815	Total Pmt Amt:	\$1,464.51	PLS Client ID:	

## Request Criteria: Type = All, Date Range = From 04/04/2024 To 04/04/2025

Row Count = 48					1	-							-
Transaction Description	Applied Dt	Due Date		Principal Applied	Interest Applied	Applied	Esc Bal	Adv Bal	Suspense Applied	Corp Adv Applied	L/C Amt Applied	Fee Amt Applied	Fee Cd
Escrow Advance		03/01/2023				\$1,608.84		\$9,890.11					
City Tax Disbursement	04/03/2025	04/01/2025	-\$1,608.84			-\$1,608.84	-\$1,608.84	\$8,281.27					
Property Pres Corp Adv	03/05/2025							\$8,281.27		\$20.00			$\perp$
Misc Default Exp Corp Adv	03/03/2025							\$8,281.27		\$12.40			
Late Charge Assessed	02/18/2025	03/01/2023						\$8,281.27			-\$47.62		
Property Pres Corp Adv	02/06/2025							\$8,281.27		\$20.00			
Late Charge Assessed	01/17/2025	03/01/2023						\$8,281.27			-\$47.62		
Property Pres Corp Adv	01/06/2025							\$8,281.27		\$20.00			
Late Charge Assessed	12/17/2024	03/01/2023						\$8,281.27			-\$47.62		
Statutory Exp Corp Adv	12/12/2024							\$8,281.27		\$0.97			Т
Statutory Exp Corp Adv	12/12/2024							\$8,281.27		\$0.97			Т
Attorney Corp Advance	12/12/2024							\$8,281.27		\$125.00			Т
Property Pres Corp Adv	12/02/2024							\$8,281.27		\$20.00			$\top$
Escrow Advance Repymt	11/19/2024	03/01/2023				-\$364.41		\$8,281.27					$\top$
Funds Application	11/19/2024	03/01/2023				\$364.41	\$364.41	\$8,645.68	-\$364.41				
Statutory Exp Corp Adv	10/04/2024							\$8,645.68		\$199.00			$\top$
Statutory Exp Corp Adv	10/04/2024							\$8,645.68		\$3.71			十
Statutory Exp Corp Adv	10/04/2024							\$8,645.68		\$3.71			十
Attorney Corp Advance	10/04/2024							\$8,645.68		\$1,050.00			$\top$
Restricted Corp Adv Adj	10/02/2024		-\$20.00					\$8,645.68		-\$20.00			$\top$
Restricted Corp Adv Adj	10/02/2024		\$20.00					\$8,645.68		\$20.00			$\top$
Escrow Advance Repymt	09/27/2024	02/01/2023				-\$512.07		\$8,645.68					T
Funds Application	09/27/2024	02/01/2023		\$346.48	\$605.96	\$512.07	\$512.07	\$9,157.75	-\$1,464.51				$\top$
Funds Application	09/26/2024	02/01/2023	\$419.40					\$9,157.75	\$419.40				
Property Pres Corp Adv	09/05/2024							\$9,157.75		\$20.00			Т
Restricted Corp Adv Adj	08/28/2024		-\$120.00					\$9,157.75		-\$120.00			$\top$
Restricted Corp Adv Adj	08/28/2024		\$120.00					\$9,157.75		\$120.00			$\top$
Funds Application	08/27/2024	02/01/2023	\$254.17					\$9,157.75	\$254.17				_
Misc Corporate Adv Disb	08/23/2024							\$9,157.75		\$10.00			$\top$
Property Pres Corp Adv	08/05/2024							\$9,157.75		\$20.00			$\top$
Escrow Advance	08/01/2024	02/01/2023	\$2,575.26			\$2,575.26		\$9,157.75					+
Consolidated Tax Disb						-\$2,575.26							+
Property Pres Corp Adv	07/09/2024						32,270.20	\$6,582.49		\$20.00			$\top$
Attorney Corp Advance	06/07/2024							\$6,582.49		\$750.00			$\top$
Escrow Advance Repymt	05/28/2024	01/01/2023				-\$512.07		\$6,582.49					$\top$
Funds Application	05/28/2024	01/01/2023		\$345.33	\$607.11	\$512.07	\$512.07	\$7,094.56	-\$1,464.51				+
Funds Application		01/01/2023			3007.11	9312.07	9012.07	\$7,094.56					+
Funds Application		01/01/2023						\$7,094.56					+
Misc Corporate Adv Disb	05/20/2024		21,10101					\$7,094.56		\$10.00			$\dagger$
Escrow Advance		01/01/2022	\$2,924.17			\$2,924.17		\$7,094.56					$\rightarrow$

Hazard Ins Disbursement	05/08/2024	05/01/2024	-\$2,924.17			-\$2,924.17	-\$2,924.17	\$4,170.39				
Escrow Advance Repymt	04/23/2024	12/01/2022				-\$515.13		\$4,170.39				
Funds Application	04/23/2024	12/01/2022		\$344.18	\$608.26	\$515.13	\$515.13	\$4,685.52	-\$1,467.57			
Attorney Corp Advance	04/18/2024							\$4,685.52		\$450.00		
Escrow Advance	04/05/2024	12/01/2022	\$1,608.84			\$1,608.84		\$4,685.52				
City Tax Disbursement	04/05/2024	04/01/2024	-\$1,608.84			-\$1,608.84	-\$1,608.84	\$3,076.68				
Funds Application	04/05/2024	12/01/2022	\$82.43					\$3,076.68	\$82.43			
Funds Application	04/05/2024	12/01/2022	\$1,467.57					\$3,076.68	\$1,467.57			

**USBC PAM - LIVE** 5/30/24, 2:28 PM

#### U.S. Bankruptev Court

#### Middle District of Pennsylvania

Notice of Electronic Claims Filing

The following transaction was received from Farrington, Michael on 5/30/2024 at 2:28 PM EDT

File another claim

Case Name: James Alfred Cruz Case Number: 5:24-bk-00727-MJC Cenlar FSB Attn BK Dept Creditor Name: 425 Phillips Blvd

Ewing, NJ 08618 Claim Number: 2 Claims Register Amount Claimed: \$195,004.58

Amount Secured: \$195004.58

**Amount Priority:** 

The following document(s) are associated with this transaction:

Document description:Main Document Original filename:Cruz 24-00727 POC1.pdf

Electronic document Stamp: [STAMP bkecfStamp\_ID=1009835235 [Date=5/30/2024] [FileNumber=18039777-0] [1c2b4d8f4918e895a24a085265741d6955f79c02417062fa616699721e917848cf 6a7055b765bfdb7a6c3afd0fac70a2bd24862c7eb25c318d060c33999026c8]] Document description: Exhibit 410a

Original filename: C\fakepath\Cruz 24-00727 POC 410a.pdf

Electronic document Stamp:
[STAMP bkecfStamp\_ID=1009835235 [Date=5/30/2024] [FileNumber=18039777-1] [b4f38d6edb7bd5a1293a2f3c788f8b64731aa065b9b321962b5c96e0f3fe20ca71 45b01c2f4a29dcdddbde1ec4249a6a91fff52fd80c73c170aab188f61bbc17]]

Document description: Certificate of Service Original filename: C:\fakepath\Cruz 24-00727 POC cos.pdf

Electronic document Stamp: [STAMP bkec/Stamp. ID=1009835235 [Date=5/30/2024] [FileNumber=18039777-2] [3c59651245524607353c106814bc981c3d5d9f345b25abbd787e37ff2c4e40022 3383aabdc7d970bb8816ad878306b66e424c899e335c5ff32cd1ebf7a0ac8d]]

3383aabde (497/ubb8816ad87830bbbbe4246899e335c51132cd1eb17a0ae8d]]

Document description: Exhibit escrow

Original filename: C\fakepath\Cruz 24-00727 POC ea.pdf

Electronic document Stamp:

[STAMP bkec(Stamp | ID=1009835235 [Date=5/30/2024] [FileNumber=18039777-3] [170/7b0282c3b685901c415dca38bc630491b997c1cbf6e994889fac6d992a16db 36834041765dbe0448e4d57ddde4f109dfeceb1b99b967b4d463cd0c0434c9]] **Document description:**Exhibit loan docs

Original filename:C:\fakepath\Cruz 24-00727 POC loan docs.pdf

Electronic document Stamp: [STAMP bkecfStamp. ID=1009835235 [Date=5/30/2024] [FileNumber=18039777-4] [62455023f114c62db826f5d971f3b7c06f9121d94cb8fcc1f43e9a4e122de05c4 00ecd28ffd427a4de0ba41f4f383c20ad5767516a0ddf7675af7131d02fced]]

#### 5:24-bk-00727-MJC Notice will be electronically mailed to:

Michael Patrick Farrington on behalf of Creditor Philadelphia Federal Credit Union mfarrington@kmllawgroup.com

 $Charles\ Laputka\ on\ behalf\ of\ Debtor\ 1\ James\ Alfred\ Cruz\ claputka@laputkalaw.com, jen@laputkalaw.com; jen@laputkala$ 

William J Levant on behalf of Creditor Philadelphia Federal Credit Union efile.wjl@kaplaw.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

Jack N Zaharopoulos TWecf@pamd13trustee.com

5:24-bk-00727-MJC Notice will not be electronically mailed to:

Fill in this information to identify the case:	
Debtor 1 James Alfred Cruz (Spouse, if filing)	
United States Bankruptcy Court for the MIDDLE District of Pennsylvania	
Case number 24-00727 MJC	

### Official Form 410

Proof of Claim 04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

#### Part 1: **Identify the Claim** Who is the current **Philadelphia Federal Credit Union** creditor? Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor Has this claim been ⊠ No acquired from ☐ Yes. From whom? someone else? Where should notices Where should notices to the creditor be sent? Where should payments to the creditor be sent? (if and payments to the different) creditor be sent? Cenlar FSB Attn BK Dept **Cenlar FSB Attn Payment Processing** Name Federal Rule of Bankruptcy Procedure 425 Phillips Blvd **425 Phillips Blvd** (FRBP) 2002(g) Number Number Ewing, NJ 08618 Ewing, NJ 08618 Zip Code Zip Code 609-883-3900 609-883-3900 Contact phone Contact phone **BKelectronicnotices@cenlar.com BKelectronicnotices@cenlar.com** Contact Email Contact Email Uniform claim identifier for electronic payments in chapter 13 (if you use one): Does this claim amend **⊠** No one already filed? ☐ Yes. Claim number on court claims registry (if known)\_ Filed on MM / DD Do you know if anyone ⊠ No else has filed a proof ☐ Yes. Who made the earlier filing? of claim for this claim?

## Give Information About the Claim as of the Date the Case Was Filed Part 2: Do you have any number Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor you use to identify the 0124 debtor? 7. How much is this claim? \$195,004.58 Does this amount include interest or other charges? □ No ☑ Yes Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001 (c)(2)(A). What is the basis of the Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. claim? Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. **Money Loaned** ■ No Is all or part of the claim secured? Yes. The claim is secured by a lien on property. Nature of property: 151 Legion Road Bloomsburg, PA 17815 🖾 Real estate. If the claim is secured by the debtor's principal residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim. ■ Motor vehicle Other, Describe: Basis for perfection: Recorded Mortgage Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: Amount of the claim that is secured: \$195,004.58 Amount of the claim that is unsecured: \$\_ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$22,470.34 Annual Interest Rate (when case was filed) 4.00% □ Variable ⊠ No 10. Is this claim based on a Yes. Amount necessary to cure any default as of the date of the petition. 11. Is this claim subject to a right of setoff? Yes. Identify the property:

	Contact	(215) 825-6488	Email <b>m</b>	farrington@kmllawgroup.co							
		<b>Philadelphia</b> City	PA State	19106 ZIP Code							
	Address	701 Market Street, Sui		40400							
	Company	KML Law Group, P.C.  Identify the corporate servicer a	s the company if the authorized agent i	s a servicer.							
	Title	Bankruptcy Attorney									
	Name	Michael P. Farrington First name	Middle name	Last name							
	Print the n	name of the person who is comp	leting and signing this claim:								
	Signatu	-									
		DD / YYYY rington Esq. Attorney ID# 3	29636								
18 U.S.C. §§ 152, 157, and 3571.	Executed on date $05/30/2024$										
fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.	I have examined the information in this <i>Proof of Claim</i> and have a reasonable belief that the information is true and correct.  I declare under penalty of perjury that the foregoing is true and correct.										
specifying what a signature is.  A person who files a	I understand that an authorized signature on this <i>Proof of Claim</i> serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.										
5005(a)(2) authorizes courts to establish local rules	I am a guarantor, sur	ety, endorser, or other codebtor. B	ankruptcy Rule 3005.								
If you file this claim electronically, FRBP	☐ I am the trustee, or th	ne debtor, or their authorized agent									
sign and date it. FRBP 9011(b).	<ul><li>I am the creditor.</li><li>I am the creditor's atto</li></ul>	orney or authorized agent.									
The person completing this proof of claim must	Check the appropriate box	C.									
Part 3: Sign Below											
	* Amounts are subject t	to adjustment on 4/01/25 and every 3 ye	ears after that for cases begun on or aft	er the date of adjustment.							
	Other. Specify sul	bsection of 11 U.S.C. § 507(a)( )	that applies.	\$							
	☐ Contributions to a	ın employee benefit plan. 11 U.S.C	. § 507(a)(5).	\$							
	11 U.S.C. § 507(a	a)(4). s owed to governmental units. 11 l	J.S.C. § 507(a)(8).	\$							
	bankruptcy petitio	or commissions (up to \$15,150*) e		\$							
nonpriority. For example, in some categories, the law limits the amount entitled to priority.	☐ Up to \$3,350* of c	deposits toward purchase, lease, o or household use. 11 U.S.C. § 507		\$							
A claim may be partly priority and partly		obligations (including alimony and a)(1)(A) or (a)(1)(B)	child support) under								
entitled to priority under 11 U.S.C. § 507(a)?	☐ Yes. Check all that ap	oply:		Amount entitled to priority							
12. Is all or part of the claim	⊠ No										

phone

Part 1: Mortgage and Case Information     Part 2: Total Debt Calculation     Part 3: Arrearage As Of Date Of Petition       Case Number:     24-00727 MJC     Principal Balance     \$182,478.15     Principal Due     \$5,646	The state of the s														
Case Number:	ase informa	ntion	Part 2: Tota	al Debt Calc	ılation			Part 3: Arrea	arage As Of 1	Jate Of Petiti	on	Part 4	Part 4: Monthly Mortgage Payment	rtgage Payme	nt
	24-00727	7 MJC	Princ	cipal Balance	\$182,4	78.15		1	Principal Due	\$5,0	\$5,646.71	Dring	Property Presents	\$050.44	
Debtor 1	James Alfred Cruz	znu Curz		Interest Due	\$10,259.32	59.32			Interest Due	6\$	\$9,592.33	Line	rincipal & merest	4,756,4	4
Debtor 2				MIP Amount	\$0.00	00		Pre-petit	Pre-petition Fees Due	\$2	\$222.86	, A	LI. E	5 1553	
Last 4 Digits to Identify	0124	4	Fees	Fees / Costs Due	\$222.86	-86	Escro	Escrow Def For Funds Advanced	ds Advanced	\$3,(	\$3,076.68	MIC	Monuny Escrow	00.1004	0
Creditor	Philadelphia Federal Credit Union	a Federal Jnion	Escrow Def for Funds Advanced	ids Advanced	\$3,076.68	89.9		Projected Escrow Shortage	row Shortage	\$4,9	\$4,964.19	;		0000	
Servicer	Cenlar FSB	FSB	Less Total Funds on	ınds on Hand	\$1,032.43	2.43		Less Total Fu	Less Total Funds on Hand	\$1,	\$1,032.43	Mortg	Mortgage Insurance	\$0.00	
Fixed Accrual, Daily Simple Interest or Other	Fixed	Po	TC	TOTAL DEBT	\$195,004.58	04.58		Total Prepe	Total Prepetition Arrears	\$22,	\$22,470.34	Total Mor	Total Monthly Payment	\$1,504.00	00
				PART	F 5: Loan Pay	ment History	From First	5: Loan Payment History From First Date of Defaul	It						
	Account Activity	Activity					w Funds Wer	How Funds Were Applied / Amount Incurred	mount Incur	red		ance After Am	Balance After Amount Received or Incurred	or Incurred	
В.	ن .	D.	E.	H	G.	H	ľ	J.	Κ.	Γ,	M.	N.	O.	P.	Q.
Contractual	Funds	Amount	Description	Contractual	Prin Int & Esc Past Due	-	Amount to	Amount to	Amount to Fees or	Unapplied	Principal	Accrued		9.	Unapplied
+	Daviaca	Incurred		Due Date	Balance	rrıncıpaı	merest	ESCLOW	Charges	spuni	Dalance	Balance	Dalance	s balance	Balance
1.467.57			Monthly Payment Due	9/1/2022	1.467.57						183.503.57		3.330.66	0.00	0.00
Н	1,467.57		Monthly Payment Posted		0.00	340.48	961119	515.13			183,163.09		3,845.79	00.00	0.00
,467.57			Monthly Payment Due		1,467.57						183,163.09		3,845.79	00.00	0.00
1,467.57			Monthly Payment Due	10/1/2022	2,935.14						183,163.09		3,845.79	0.00	0.00
1,46/.5/		349 07	Monthly Payment Due	10/1/2022	4,402.71			(349 07)			183,163.09		3,845.79	000	0.00
1,464.51			Monthly Payment Due	10/1/2022	5,867.22			(2000)			183,163.09		3,496.72	000	0.00
Н	1,467.57		Monthly Payment Posted		4,399.65	341.90	610.54	515.13			182,821.19		4,011.85	00.00	0.00
1,464.51			Monthly Payment Due	11/1/2022	7,328.67						182,821.19		4,011.85	00.0	0.00
1,464.51			Monthly Payment Due		8,793.18						182,821.19		4,011.85	00.00	0.00
		1,448.68	Prop Tax Disb	11/1/2022	8,793.18			(1,448.68)			182,821.19		2,563.17	00.00	0.00
1,404.51		08 869 6	Monthly Payment Due	11/1/2022	69.757.01			(08 809 0)			182,821.19		2,563.17	000	0.00
		20.00	Property Inspection		10,257.69			(4,020.02)	20.00		182,821.19		(65.72)	20.00	0.00
		984.81	Prop Tax Disb	11/1/2022	10,257.69			(984.81)			182,821.19		(1,050.53)	20.00	0.00
,464.51			Monthly Payment Due	11/1/2022	11,722.20						182,821.19		(1,050.53)	20.00	0.00
1,464.51		17.63	Monthly Payment Due	11/1/2022	13,186.71				V3 LV		182,821.19		(1,050.53)	20.00	0.00
		20.00	Property Inspection		13.186.71				20.00		182,821.19		(1.050.53)	87.62	0.00
1,464.51			Monthly Payment Due	11/1/2022	14,651.22						182,821.19		(1,050.53)	87.62	0.00
		2,541.28	Prop Tax Disb		14,651.22			(2,541.28)			182,821.19		(3,591.81)	87.62	0.00
		47.62	Late Charge		14,651.22				47.62		182,821.19		(3,591.81)	135.24	0.00
		20.00	Property Inspection	11/1/2022	14,651.22				20.00		182,821.19		(3,591.81)	155.24	0.00
1,464.51			Monthly Payment Due		16,115.73						182,821.19		(3,591.81)	155.24	0.00
1		20.00	Property Inspection	11/1/2022	16,115.73				20.00		182,821.19		(3,591.81)	175.24	0.00
		47.62	Late Charge		16,115.73				47.62		182,821.19		(3,591.81)	222.86	0.00
1,464.51			Monthly Payment Due		17,580.24						182,821.19		(3,591.81)	222.86	0.00
		20.00	Property Inspection		17,580.24				20.00		182,821.19		(3,591.81)	242.86	0.00
		47.62	Late Charge	11/1/2022	17,580.24				47.62		182,821.19		(3,591.81)	290.48	0.00
		(47.62)	Late Charge Waived	11/1/2022	17,580.24				(47.62)		182,821.19		(3,591.81)	242.80	0.00
	200 00	(20.00)	Property Inspection	2707/1/11	17,580.24				(20.00)	200 00	182,821.19		(3,591.81)	227.80	0.00
+	200.000		rayment to onapplied		17,380.24					300.00	102,021.19		(10.191.01)	00.777	200.000
1,404.51	400 00		Monthly Payment Due		19,044.75					400,00	182,821.19		(18.190.6)	222.80	00.000
1 464 51	400.00		Payment 10 Unapplied	2707/1/71	20,5044.75					400.00	182,821.19		(3,591.81)	222.80	900.00
+	1 467.57		Monthly Payment Due	12/1/2022	19 041 69	343.04	609 40	51513		(867.57)	182,621.19		(3076 68)	222.86	32.43
1,504.00	i de la constantina della cons		Monthly Payment Due	12/1/2022	20,545.69	of Tables	20.00	CAMPAGE CO.		(normal)	182,478.15		(3,076.68)	222.86	32.43
ł	500.00		Payment To Unapplied		20.545.69					500.00	182,478,15		(3,076.68)	222.86	532.43

nt		4		0			00			Ö	calculated	Unapplied Funds Balance	532.43	1,032.43	1,032.43	1,032.43			
rtgage Payme	4050 44	4.70.4	25 1550	6.1000	0000	2000	\$1,504.00		or Incurred	Р.	calculated	Fees/Charge s Balance	222.86	222.86	222.86	222.86			
Part 4: Monthly Mortgage Payment		rincipal & interest	4 11	Monuny Escrow		Morigage insurance	Total Monthly Payment		Balance After Amount Received or Incurred	0.	calculated	Escrow Balance	(3,076.68)	(3,076.68)	(3,076.68)	(3,076.68)			
Part			•	NI .	T. A.	Mor			ance After An	Ň	calculated	Accrued Interest Balance							
on	\$5,646.71	\$9,592.33	\$222.86	\$3,076.68	\$4,964.19	\$1,032.43	\$22,470.34		Bal	M.	calculated	Principal Balance	182,478.15	182,478.15	182,478.15	182,478.15			
Date Of Petition	\$5,6	5'6\$	\$22	\$3,0	\$4,9	\$1,0	\$22,		pau	Т	-/+	Unapplied funds		500.00					
Part 3: Arrearage As Of Date Of Petition	Principal Due	Interest Due	Pre-petition Fees Due	nds Advanced	Projected Escrow Shortage	Less Total Funds on Hand	Total Prepetition Arrears	lt	How Funds Were Applied / Amount Incurred	K.	-/+	Amount to Fees or Charges							
Part 3: Arre			Pre-peti	Escrow Def For Funds Advanced	Projected Esc	Less Total F	Total Prepe	ART 5: Loan Payment History From First Date of Default	re Applied / A	J.	-/+	Amount to Escrow							
				Escre				y From First	w Funds Wer	T.	+	Amount to Interest							
	78.15	\$10,259.32	00	.86	89.9	2.43	04.58	ment History	0H	H	+	Amount to Principal							
alculation	\$182,478.15	\$10,2	\$0.00	\$222.86	\$3,076.68	\$1,032.43	\$195,004.58	f 5: Loan Pay		G.	calculated	Prin Int & Esc Past Due Balance	22,049.69	22,049.69	23,553.69	23,553.69			
tal Debt Calcu	Principal Balance	Interest Due	MIP Amount	Fees / Costs Due	nds Advanced	Less Total Funds on Hand	TOTAL DEBT	PAR		F.		Contractual Due Date	12/1/2022	12/1/2022	12/1/2022	12/1/2022			
Part 2: Total Debt C	Pri		MIP Amount  Fees / Costs Due  Escrow Def for Funds Advanced  Less Total Funds on Hand	Less Total F	I			E.	from the list	Description	Monthly Payment Due	Payment To Unapplied	Monthly Payment Due	Current BK Filed					
ation	7 MJC	red Cruz	fred Cruz	red Cruz	red Cruz		24	ia Federal Union	r FSB	pa		Activity	D.	-/+	Amount				
Part 1: Mortgage and Case Information	24-00727 MJC	James Alfred Cruz		0124	Philadelphia Federal Credit Union	Cenlar FSB	Fixed		Account Activity	C.	+	Funds Received		500.00					
Mortgage and	Case Number:	Debtor 1	Debtor 2	Last 4 Digits to Identify	Creditor	Servicer	al, Daily Simple Interest or Other			B.	+	Contractual Payment Amount	1,504.00		1,504.00				
Part 1:	Ť.			Last 4 Dig			Fixed Accrual, Daily Simple Interest or Other			A.	kkk/pp/ww	Date	2/1/2024	2/29/2024	3/1/2024	3/27/2024			